

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicant: McISAAC et al.  
Title: METHOD OF AND SYSTEM FOR  
EFFECTING ANONYMOUS CREDIT CARD  
PURCHASES OVER THE INTERNET  
Appl. No.: 09/826052  
Filing Date: 4/3/2001  
Examiner: Pierre E. Elisca  
Art Unit: 2621  
Confirmation Number: 2356

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

This communication is responsive to the Non-Final Office Action dated September 19, 2007, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 10 of this document.

Please amend the application as follows: